

Fill in this information to identify your case:

Debtor 1	Rodshetta	Smith	
First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern		District of Texas	
Case number (if known) 24-44722-13			

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Regional Finance Creditor's Name Attn: Bankruptcy Attn: Bankruptcy 979 Batesville Rd , Ste B Number Street Greer, SC 29651-6819 City State ZIP Code	Describe the property that secures the claim: Five Televisions As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	\$5,814.00 \$2,000.00 \$3,814.00	
	Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt	Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)		
	Date debt was incurred 9/1/2024	Last 4 digits of account number 7 7 4 6		
	Add the dollar value of your entries in Column A on this page. Write that number here: \$5,814.00			

Debtor 1

RodshettaSmithCase number (if known) 24-44722-13

First Name

Middle Name

Last Name

Additional Page

After listing any entries on this page, number them beginning with 2.3,
followed by 2.4, and so forth.

Column A

Column B

Column C

Amount of claim

Value of collateral
that supports this
claimUnsecured
portion
If any

Part 1:	Additional Page			Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.					
<u>2.2</u>	<u>US Bank Trust National</u>		Describe the property that secures the claim:	<u>\$339,045.92</u>	<u>\$517,139.00</u>	<u>\$0.00</u>
Creditor's Name						
<u>7114 E Stetson Dr. Ste 250</u>		<p>Home 701 Champion Way Mansfield, TX 76063</p>				
Number Street						
As of the date you file, the claim is: Check all that apply.						
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed						
Nature of lien. Check all that apply.						
<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)						
<input type="checkbox"/> Check if this claim relates to a community debt						
Date debt was incurred <u>8/1/2018</u>		Last 4 digits of account number <u>5 2 2 3</u>				
<u>2.2</u>	<u>US Bank Trust National (post petition arrearage)</u>		Describe the property that secures the claim:	<u>\$5,785.26</u>	<u>\$517,139.00</u>	<u>\$0.00</u>
Creditor's Name						
<u>7114 E Stetson Dr. Ste 250</u>		<p>Home 701 Champion Way Mansfield, TX 76063</p>				
Number Street						
As of the date you file, the claim is: Check all that apply.						
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed						
Nature of lien. Check all that apply.						
<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)						
<input type="checkbox"/> Check if this claim relates to a community debt						
Date debt was incurred <u>8/1/2018</u>		Last 4 digits of account number <u>5 2 2 3</u>				
Add the dollar value of your entries in Column A on this page. Write that number here: <u>\$339,045.92</u>						
If this is the last page of your form, add the dollar value totals from all pages. Write that number here: _____						

Debtor 1

RodshettaSmithCase number (if known) 24-44722-13

First Name

Middle Name

Last Name

Additional Page

After listing any entries on this page, number them beginning with 2.3,
followed by 2.4, and so forth.

Column A

Column B

Column C

Amount of claim

Value of collateral
that supports this
claimUnsecured
portion
If any

Part 1:	Additional Page		
	After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.		
<u>2.2</u>	<u>US Bank Trust National (arrearage)</u>	Describe the property that secures the claim:	<u>\$37,937.88</u>
Creditor's Name		Home	<u>\$517,139.00</u>
<u>7114 E Stetson Dr. Ste 250</u>		701 Champion Way Mansfield, TX 76063	<u>\$0.00</u>
Number	Street	As of the date you file, the claim is: Check all that apply.	
<u>Scottsdale, AZ 85251</u>		<input type="checkbox"/> Contingent	<input type="checkbox"/> Unliquidated
City	State	<input type="checkbox"/> Disputed	
Who owes the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only			
<input type="checkbox"/> Debtor 2 only			
<input type="checkbox"/> Debtor 1 and Debtor 2 only			
<input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim relates to a community debt			
Date debt was incurred	<u>8/1/2018</u>	Last 4 digits of account number	<u>5 2 2 3</u>
Add the dollar value of your entries in Column A on this page. Write that number here:			<u>\$0.00</u>
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:			<u>\$344,859.92</u>

Debtor 1

RodshettaSmithCase number (if known) 24-44722-13

First Name Middle Name Last Name

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

1.	Shellpoint Mortgage Services	On which line in Part 1 did you enter the creditor? <u>2.2</u>
Name PO Box 10826		Last 4 digits of account number <u> </u> - <u> </u> - <u> </u> - <u> </u>
Number Street		
Greenville, SC 29603		
City State ZIP Code		
2.	Caliber Home Loans	On which line in Part 1 did you enter the creditor? <u>2.2</u>
Name 1525 S Belt Line Rd. Coppell		Last 4 digits of account number <u> </u> - <u> </u> - <u> </u> - <u> </u>
Number Street		
Coppell, TX 75019		
City State ZIP Code		
3.	SN Servicing Corporation	On which line in Part 1 did you enter the creditor? <u>2.2</u>
Name 323 Fifth Street		Last 4 digits of account number <u> </u> - <u> </u> - <u> </u> - <u> </u>
Number Street		
Eureka, TX 95501		
City State ZIP Code		

Fill in this information to identify your case:

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	First Name	Middle Name
Debtor 2 (Spouse, if filing)	Last Name	
	First Name	Middle Name
United States Bankruptcy Court for the:	Northern District of Texas	
Case number (if known)	24-44722-13	

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets
		Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>		\$526,139.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>		\$189,396.44
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>		\$715,535.44

Part 2: Summarize Your Liabilities

		Your liabilities
		Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>		\$344,859.92
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>		\$2,750.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>		+ \$226,958.00
		Your total liabilities
		\$574,567.92

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i>		\$8,054.15
5. Schedule J: Your Expenses (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i>		\$4,468.00

Debtor 1

Rodshetta

First Name

Smith

Middle Name

Last Name

Case number (if known) 24-44722-13

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$13,688.45

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.) \$0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00

9d. Student loans. (Copy line 6f.) \$169,303.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$0.00

9g. Total. Add lines 9a through 9f. **\$169,303.00**

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	First Name	Middle Name	Last Name
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United States Bankruptcy Court for the:	Northern District of Texas		
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Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

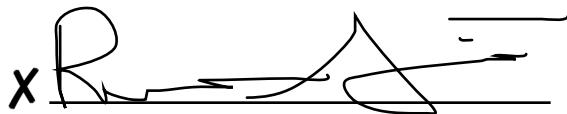
You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

- No
- Yes. Name of person _____ Attach *Bankruptcy Petitioner's Notice, Declaration, and Signature (Official Form 119)*.

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.



Rodshetta Smith, Debtor 1

Date 01/30/2025
MM/ DD/ YYYY